

I'm Not Required to Give

1. It's my money. I earned it.

It is a common idea (especially in America) that a person has absolute authority over his own stuff. But the reality is very different. The earth is the Lord's, and everything in it (Psalm 24:1). Whatever we have has come from the Lord's hand, and only indirectly by our earning (1 Chronicles 29:14). Our wealth belongs to us in the same way that a child's bedroom belongs to the child. The room actually belongs to the parent, but the child is given temporary, accountable charge over it. This is even more so for Christians, who have been bought at the price of Jesus' death (1 Corinthians 5:20). Our lives and all our stuff is utterly at the disposal of the God who bought us.

2. My giving is a private matter between God and me, no one else.

In our culture, a man's checkbook is no one's business but his own. In a similar way, many Christians say that their giving is a private matter, information to which only God is privy. They point to Jesus' admonition in Matthew 6: "[W]hen you give to the needy, do not let your left hand know what your right hand is doing." But Jesus' words here have to do with our inner motives for giving (to please God rather than men), not a privilege of privacy. Any time you find yourself insisting that some part of your spiritual life is nobody else's business, it may be a warning sign that you are trying to hide something. We should keep in mind that the Lord Jesus gave his life not primarily to secure a private relationship with each of us, but to make for himself a church of people consecrated to him (Ephesians 5:25). And this church shares a mutual responsibility for the spiritual growth of its members (Galatians 6:1-5), including our use of money. This means that Christians should be honest and accountable with each other about how we handle God's money. So my giving is actually between God, me, and my Christian brothers and sisters.

3. The Bible is about religious and moral issues, and not about money at all, let alone charitable giving.

It is a common idea that the Bible has only to do with so-called religious matters, e.g., church attendance, individual conversion, and personal piety. But this is a misunderstanding, probably derived more from cultural hearsay than from careful reading of the Bible itself. Really, it would be fairer to say that the Bible is about everything. The Bible covers the waterfront of human life because the gospel of God's redemption covers the waterfront of human life. In the words of Scripture, God is reconciling all things to himself through Christ (Colossians 1:20). "All things" certainly includes money and material possessions, so it is no surprise to find that the Bible speaks plainly and frequently about these things. There are philosophies that separate reality into "spiritual" and "material" spheres, but Christianity is not one of them. In the Bible, all of life (including the use of money) is spiritual because God is involved in it. When we take the time to read the Bible carefully, we find that it has much more to say to us than we may have realized, not least of all about our giving. Start by reading these key Bible verses on money and stewardship.

4. The Bible commands us to give in secret, so we shouldn't be talking about this.

Jesus' admonition to "not let your left hand know what your right hand is doing" is not a prohibition from public giving of all sorts. In Matthew 6:1-4, Jesus is warning against doing things for the purpose of impressing others, but this does not mean that everything about giving must be strictly private. As sinners reconciled to God, David, Barnabas and the Macedonians inspired others with their public generosity, and Paul publicly expresses his gratitude for the generous giving of his congregations (see 1 Chronicles 29, Acts 4:32-37, 2 Corinthians 8:1-5, 9:1-5; Philippians 4:14-18). In fact, because of the dangers of love of money, consulting openly with other believers about our stewardship practices can be very wise, even necessary. It may also inspire others to give, and give them opportunity to praise God for our generosity (2 Corinthians 9:11). If our motivation is to impress others, it is better not to mention it. But if we need help staying faithful, or if we can encourage others, it may be appropriate to share about our giving.

5. The tithe does not apply to Christians today, only to Old Testament Israel.

It is true that the tithe not the standard of Christian generosity today, for Jesus called us to give far more than 10 percent. In fact, the tithe was never the standard of Old Testament generosity, either. The tithe (as a mandatory gift equaling a tenth of one's income) actually only applied to crops and animals from the promised land, not to all income in any time and place. Nor was 10 percent ever "the standard," for there were three tithes (two every year, one every three years) and many other offerings and gifts that were also part of Jewish life. The idea of the tithe is still present in the New Testament (Matthew 23:23), but it is never explicitly applied to believers. Instead, almost all Christians are called to more extravagant freewill giving in response to the gospel of the Lord Jesus, who exhorted us to give 100 percent (Luke 21:1-4). The tithe may be a helpful guideline insofar as it reminds us to give proportionally to the Lord as he blesses us, since he owns it all anyway. But by New Testament standards, settling for 10 percent can be a recipe for condemnation from Jesus if we neglect true generosity, just as it was for the tithing Pharisees (Matthew 23:23). Biblical generosity is loving God with all we are, loving our neighbors as ourselves (Luke 10:25-37) and imitating the sacrificial example of Jesus (2 Corinthians 8:9; 1 John 3:16-18).

6. Christians are under grace, not under law, so the obligation to give does not apply to me.

The law/grace distinction in scripture is often misused, partly because the teaching is difficult to understand, but also because we sinners tend to seek out ways to dodge obedience. It is certainly true that Christians are under the principle of grace, not the principle of law. In other words, we attain righteousness not by behaving in the right way, but by trusting God for his salvation (Galatians 3:11). But this is not to say that we ought not to behave in the right way. The fact that we are saved by grace does not make adultery, for example, an acceptable practice. The law—God's will for how we ought to

live—is still a perfect standard and guide for us (Romans 7:12). But grace—God’s gift to us—makes obedience a possibility and a reality. Grace is not only forgiveness for past sins (although it certainly includes that), but also empowerment for future obedience. Grace does not mean that God does not expect us to give generously; it means that he will give us the strength to do it and the reward for doing it.

7. The Bible says that each man should give what he has decided in his own heart to give. So I am free to give as much or as little as I choose, even not at all.

It is true that the apostle Paul says, “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion” (2 Corinthians 9:7). We might think, then, that the apostle is giving us liberty to be as selfish as we like. But curiously, this verse is situated in the middle of a passage urging Christians to give generously (vv 6-15). How can this be? Paul’s point is not to give license for selfishness, but to cultivate a love of generosity within his listeners. He does not want to “hold their hands” through the giving process. Rather, he wants them to feel free, creative and excited to give far beyond the ten percent benchmark. Because Jesus has accomplished our redemption and the age of the Spirit has come, Paul’s logic goes, appealing to the tithe laws is unnecessary. Yes, this is a sort of freedom unfamiliar to the Old Testament Jews. But it is a freedom to excel in good deeds, not a freedom to sin.

8. I’m saved, so it doesn’t matter how much I give, or even whether I give at all.

It is right to say that being saved is what matters most, but wrong to conclude that giving is therefore irrelevant. In no way does giving (or any other good work) secure God’s favor. However, once we have been made new by the gospel, that same gospel changes us through and through, causing us to practice generosity (and other good works) out of thanksgiving to and love for God. Thus, while a person’s giving does not in any way determine his salvation, it is an excellent indicator that salvation has come to him. It is the grace of God, not our giving, that saves us. But once we are saved, it is the same grace of God that makes us generous givers. In fact, the Bible says, if we claim to be saved but refuse to give to people in need, then we may be deceiving ourselves about being saved in the first place (James 2:14-17). In other words, it is precisely because you are saved that it matters how much you give.

9. God loves a cheerful giver, but I am not cheerful about giving, so it’s better not to give at all.

God loves a cheerful giver (2 Corinthians 9:7), but this is not to say that we should wait to give until we feel particularly cheerful about it. As with so many areas of the Christian life, obedience in giving can be hard work. The joy might only come during or after the act of obedience. But the same God who loves the cheerful giver (v. 7) promises to give us the grace we need to give cheerfully (v. 8). He gave us the gift of his Son; surely we can count on him for this as well. We should all aspire to joyful giving. But the best way to cultivate joyful giving is to ask for the Lord’s help and start giving.

10. I don't owe God anything.

Actually, we owe God everything. God can even require our children from us, as he did from Abraham (James 2:14-24). The Bible repeatedly refers to God as the owner of all things and all people (see Psalm 24:1 for an example), especially those he has redeemed from sin and destruction. God created us, and if we put our hope and faith in Christ, he has purchased us. This makes him not just our Savior but our Lord as well. Therefore, we owe him everything. But since he knows what is best for us, giving back to him and to others is not the same as obeying a tyrannical king. Instead, we are obeying a ruler who is also a loving Father. He wants us to experience the joy of giving. We participate in caring for others and serving God not only because he commands it but also because it is in our best interest to do so.

11. I don't owe my church anything.

We probably owe our congregations and leaders far more than we know (Philemon 19), for churches are God's vehicles to bring salvation and discipleship to the nations. Counting the ways we have been blessed by our church and other churches is a great way to learn how the love of others (expressed in their giving for missions, pastoral salaries, resources, projects and buildings) has had an eternal impact on us. Even if we see little blessing now (perhaps because we haven't counted those blessings), we benefit immensely from past blessings bestowed by others. We should seek to provide the same blessings for others. Paul says we should owe no debt to one another, except love (Romans 13:8). Jesus and Paul agree that loving others means loving them like we love ourselves. Providing for the needs of others in our churches (possibly a nursery or a youth pastor even if you do not have children; counseling for married couples even if you are single; and especially supporting evangelism and mercy ministries for those in physical and spiritual need) is part of our debt to love others as we love ourselves. We must pray for the desire to love and serve our churches as he has commanded.

12. I don't owe the poor anything.

God teaches us that we do in fact owe the poor, although not in the way we might think. In God's economy, serving those in need is serving him, and failing to serve those in need is failing to serve him (Matthew 25:31-46). Romans 13:8 says to owe no debt to others except love, and Jesus teaches that loving others means caring for them in the same way we would want to be loved. How would we want to be cared for if we were poor and needy while others were rich? Clearly, we would want help getting our basic needs met. If this weren't clear enough, Jesus makes the same point in story form in the parable of the Good Samaritan. In short, providing care for the physically and emotionally wounded; being a parent to an orphan or unwanted child; providing job training and economic empowerment; and providing emergency relief after famine, war, disease and natural disasters are all possible aspects of the Christian's debt of love. That is what we owe the poor.

13. Giving would chip away at my investments, and that would be bad stewardship.
See below.

14. Giving would deplete my savings, and that would be bad stewardship.
See below.

15. Giving would subject me to tax liability, and that would be bad stewardship.

It is both wrong and unnecessary to set the different components of godly stewardship against one another. These three objections share a common theme. God does indeed want us to be good stewards (Luke 16:10-12). And good stewardship certainly can include high return on investment (Luke 19:12-27), saving for the future (Proverbs 6:6-8), and the prudent payment of taxes (Matthew 22:21). But even more than any of these things, godly stewardship involves generosity. It is easy to place things like our desire for a comfortable, pleasurable retirement ahead of our responsibility to give generously. But in the words of Jesus, to do so is stupid (a literal translation of Luke 12:16-26), for this present earth will not last. God has given us the kingdom and the promise that we will possess the new creation, and the fitting response is not to be stingy with what he has given out of fear or self-centeredness, but to give generously to the poor and so lay up our treasure in heaven (Luke 12:32-34). The desires to compound our wealth, save, and carefully plan our tax liability, while legitimate, do not undo our obligation to give to the Lord and his kingdom mission. God is fully aware of the state of our bank balances and the pressing cares of this world, and he summons us to give generously all the same.

16. If I were to give to the church, it would only contribute further to the greed and corruption among church leaders.

It is of course true that greed and corruption are entirely inappropriate among church leadership. But does our giving really foster these evils? For one thing, biblically speaking, we don't give to the church; we give to the Lord. Now, it is true that the normal means of giving to the Lord is through his church. But as long as we think of our giving as mere "membership dues" paid to the church, we miss the point completely. Second, it is not our place to impugn the motives of the pastor or other church leaders. We should beware of issuing condemnations, lest we be judged in the same way (Matthew 7:1-2). In addition, the elders of the church are worthy of double honor (1 Timothy 5:17), so a critical attitude toward them is doubly inappropriate. Third, if a Christian is truly concerned that his church leaders are living in willful sin, then the thing to do is to approach them about it through biblical channels to seek their repentance (Matthew 18:15-20), rather than just angrily withdrawing one's gifts. The question we must ask ourselves is: Do my church leaders need to repent of their greed (which is possible), or do I need to repent of my own attitude toward them (which is also possible)?

17. I would like to give, but my spouse does not share my desire to give.

Both giving and marital unity are important biblical values, so this is a difficult situation, but not an impossible one. The marriage relationship is like the relationship between Christ and his church (Ephesians 5:22-33). Christ is the model husband who lays

down his life for his bride, and his purpose in all this is to make us holy (v. 26). In a similar way husbands and wives should work hard to move each other toward holiness. Keeping the peace is important, but God desires obedience as well. It might take a lot of prayer and patience before husband and wife are able to give joyfully as a couple. But just as with so many difficult parts of marriage, God is more than able to bring spouses to agreement on this. A Christian should certainly not resolve to go on giving in spite of his spouse's disapproval, but neither should he give up trying and make an excuse of his spouse's current opinion. Rather, husband and wife should make it a high (and by God's grace, attainable) priority to achieve joint obedience in this matter.

18. I don't have the spiritual gift of giving.

This is a thoughtful objection. It is true that God gives different spiritual gifts to different people (Romans 12:6), so that some are better at certain things than others; and it is true that giving is one of these spiritual gifts (Romans 12:8). But it does not follow from this that those who do not have the gift of giving are therefore exempt from the responsibility of giving. Yes, some Christians are better at giving than others, but we are all alike called to give generously to the Lord (2 Corinthians 8:7) because we have all received his generosity in Christ (2 Corinthians 8:9). It is the same with other spiritual gifts. We do not all have the gift of evangelism, but we should all be active in sharing our faith (1 Peter 3:15). We should excel in the areas where we have spiritual gifts, but we should be faithful even in the areas where we don't.

19. There's a good chance my donation would be misappropriated or wasted.

Misappropriation of gifts is possible, but it does not excuse us from the Christian responsibility of giving. In fact, statistically, the chances of gifts being mishandled are actually quite low. If a donor gives to a ministry that has appropriate financial accountability structures in place, he can have great confidence that his donation will go to the right place. But if even a gift were to be misappropriated, it is the goodwill of the giver, not the faithfulness of the recipient, that makes the gift worthwhile. In fact, Jesus tells us to give even to people whose intentions we know are unethical (Luke 6:27-36). How can this be? The answer is: We give because the gospel is true, not because we have perfect assurance of proper financial management.

20. My donation will only encourage the poor to rely on handouts, rather than earn a living for themselves.

Debilitating dependence on handouts is a possibility, but it is not a reason to avoid the Christian responsibility to give. It is true that God does not approve of idleness on the part of the poor. It was the apostle Paul who wrote to certain idlers at the church in Thessalonica, "If a man shall not work, he shall not eat" (2 Thessalonians 3:10). Elsewhere, Paul writes to converted thieves that they should work so that they can have something to give to others (Ephesians 4:28). But rebuking the idle is God's business, not ours. For our part, God tells us to give generously to the poor (Luke 12:33), period. We are not to sit in judgment over them (James 4:11), especially not in such a way as to keep

our money to ourselves. God was generous toward us when we were utterly dependent on him. Surely we can treat others similarly.

21. God doesn't need my money.

This is a good point; God doesn't need our money. In the Scriptures he says, "I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills. ... If I were hungry I would not tell you, for the world is mine, and all that is in it" (Psalm 50:9-12). Indeed, those of us who are the most enthusiastic about giving do well to remember this fact. But to say that God doesn't need our money is not to say that we shouldn't give. He doesn't need our money, but he does want it—not for its own sake, but as a token of our total commitment to him in response to what he has suffered for us (Matthew 6:21). And as it turns out, giving to God is actually in our own best interest. We should give to God not because he needs it, but because we need it (Philippians 4:17).

22. The church doesn't need my money.

Well, yes and no. Insofar as God sovereignly builds his church and will never let it expire (Matthew 16:18), no, the church does not need our money. But insofar as God's normal means of providing for his church is through the gifts of the people (2 Corinthians 9:11), yes, the church does need our money. In other words, the fact that God provides for the church should make us more, not less, eager to give. If we really have been changed by the gospel, then we will consider it a privilege to participate with our Lord in the work of his church.

23. I don't agree with how my church might spend the money.

That is an understandable objection. But God teaches us to submit to those he has placed in authority over us, and not give them trouble (Hebrews 13:17). As Christians, we may have many good-faith disagreements over how money is used in the church; but only if a church is using money immorally or illegally should we consider a confrontational approach, and even then only in a biblical manner (Matthew 18:15-20). The best way to influence our church is to (1) pray. The next step is to (2) model a biblical approach to handling money. We can also shape our churches' habits in respectful, harmonious ways by (3) talking with leaders, (4) serving on a finance committee or as a church officer, (5) leading through small group discipleship or (6) teaching Sunday school. If these avenues for influence are not available to us, or if they fail to produce the results we had sought, we may have to leave it in God's hands, acknowledging that he may not want us to run the church. Above all, we must speak and act lovingly and graciously, refraining from criticism or gossip inside or outside the church. Remember, there are other ways to use our money for the Lord. If a church is failing to evangelize, for example, supporting an evangelistic para-church ministry may be a good idea.

24. I don't agree with my church's teachings.

Many people have used this excuse when a new pastor or lay leadership arises in a church, but it can sometimes be a legitimate objection. Before you quit giving, find published, thoughtful, biblically centered resources for study and ask your pastor or other leaders to study the contested issues with you in a small group setting. If humble, respectful investigation and dialogue does not resolve the issue, follow the pattern of Matthew 18:15-20 and your church's regulations on registering a formal (yet still respectful) complaint. If after these steps you determine that your church has rejected cardinal Christian doctrines such as the Trinity, the Resurrection or Jesus' role as Savior and Lord, or if the church is departing from biblical norms of behavior, you should probably pray about giving and attending elsewhere. However, any church worth attending deserves our faithful financial support. The question we must ask ourselves is: Do my church leaders need to repent of their error (which is possible), or do I need to repent of my own errors (which is also possible), or is it possible that the Bible allows freedom in the matter at hand and that we simply have different emphases (a third possibility)? If the latter two are the case, we definitely have no cause to withhold our giving; if the first is the case, we still may not withhold our income unless the church is leaving the faith. Then it is not just our money but our fellowship that should be withheld as well.

25. I'm not going to support my church's endowment because that money just sits there.

While an endowment is not always wise, it can be a useful way to finance the Lord's work. Properly used, endowments can be financial tools that free churches to minister locally and globally, particularly when meeting long-term ministry needs. Since the needs of this world are never exhausted, we can never "give too much." If a church carefully and prayerfully makes a decision in faith to establish an endowment, then we as individual believers should not usually challenge such strategies. But if you have a serious conscientious objection to giving monies to an endowment, don't just withdraw your gifts. Rather, meet with your pastor to discuss your hesitations and ask about other, non-endowed church ministries to which you might give. The Lord who saved us has connected us to churches for his purposes so that we may support one another, providing for spiritual and material needs. He does not give us license to be "Lone Rangers" when it comes to discipleship generally or stewardship specifically. Rather, we are to follow the lead of God-ordained leadership, even if we do not completely understand or fully agree with their decisions. Instances where we need to cease giving altogether are possible but very rare. When we submit ourselves to our leaders, Scripture teaches that we make their work easier and benefit them and ourselves (Hebrews 13:16-17).

26. My pastor ought to get a day job, like the apostle Paul; that's a more biblical way to minister.

It is true that Paul sometimes tried not to ask certain churches for money if he feared that his motives would be questioned or that he would be associated with those trying to get rich from preaching (1 Thessalonians 2:9; 1 Corinthians 9:3-14). Usually, however, this resulted in him asking for money from other churches (2 Corinthians 11:7-9). Why

take money from some but not from others? It seems that Paul cautiously avoided taking money from problem churches, while he joyfully raised support from spiritually healthy churches. In fact, the normal pattern for healthy churches seems to be financial support for their spiritual leaders (see 1 Timothy 5:17-19; the context of chapters 5 and 6 is largely about Christian finances). Paul defended and engaged in this practice himself, relying on the support of others when he was in need (Philippians 4:14-19). In this regard Paul simply followed Jesus, who himself relied on the gifts of others and taught his disciples to do the same (Luke 8:1-4; 10:7). In so doing, the early Christians learned how to trust God and rely on their family, the church. As if his own example were not enough, Paul explicitly tells us to share with those who teach us the word (Galatians 6:6). We as givers should follow his advice, not just for the benefit of our spiritual leaders, but for ours as well: Paul told the Philippians that he wasn't primarily concerned with their gift for him but with "what may be credited to your account" when they gave (Philippians 4:17). In most cases, a pastor's ministry is his day job, and it is right for the church to give him due compensation. Such an arrangement is in fact quite biblical and in keeping with Paul's own teaching in 1 Corinthians 9.

27. Money is the root of all evil; it has no place in the church.

The Bible never says that money is the root of all evil; 1 Timothy 6:10 actually says, "The love of money is a root of all kinds of evils" (emphasis added). This is an important distinction. In fact, money is a helpful tool that God gives us in order to carry out his work. Missions, poverty relief, pastoral care and even building projects all require the collection of money. There are numerous examples from Scripture where God's people collected money in order to carry out his work (see Exodus 35:4ff; 1 Chronicles 29:2-9; 1 Corinthians 16:1-4). But the Bible warns us repeatedly to be careful in the way we handle money, for we should not put anything above loving God. When our priorities show that we love something more than God, we are idolaters living in disobedience. It is exceedingly easy for humans to commit the sin of greed. Therefore, churches must address money, just as Jesus and the apostles did, and teach others to be generous in a way that is appropriate for children under the care of the King of all creation.

28. I'm only one person. My gift is no good if no one else is giving.

It's important to remember that one solitary person can provide a great example for others, even in matters of stewardship. Jesus used one solitary widow as an example of generosity (Luke 21:1-4), while Paul used one obscure, poor group of Christians as an example of generosity for rich Christians in Corinth (2 Corinthians 8:1-5; see also Acts 4:36-37). We must not let the inability, laziness or ignorance of others determine what is right for us to do. Instead, we must trust God that he can use our gifts in ways we could never possibly imagine, as Jesus illustrated in the miracle of the loaves and fishes (Luke 9:13-17). The giving started with just a few fishes and a few loaves, but Jesus' power meant the gift was far more effective than anyone could have predicted. Even if others are not presently giving, God is able to use our gifts to meet needs and inspire others to generosity.

I Can't Give

1. I am up to my ears in debt. I cannot give now.

The Christian in debt has an obligation, not only to his creditors but also to God, to pay off his debts and, what is more, to stay out of debt in the future (Roman 13:8). But the responsibility to pay off debts does not cancel out the responsibility to give to the Lord. Specifically, the Bible tells us to give to the Lord from our “firstfruits,” that is, the first and best of our income (Proverbs 3:9). As Larry Burkett has said, the first check we write belongs to the Lord and no one else, not even a creditor. Perhaps it sounds harsh, but in fact, giving like this turns out to be in our own best interest. We refrain from giving because it feels financially insecure. But in fact, God promises that giving to him is the most secure financial move one can make. If he gave up his own Son for us, surely we can count on him to give us all things (Romans 8:32). For those who give, he will provide all they need at all times, even making them rich so that they can keep on giving (2 Corinthians 9:8-11). We should make it a high and immediate priority to pay off our debts, but we should also give whatever we can in the meanwhile.

2. I have more than I need. But I am not prepared to live like a pauper.

Many people have thought it unfair that needy people might actually end up pretty well off, while donors find themselves hard-pressed as a consequence of giving. In fact, the apostle Paul once encountered this very objection from some hesitant would-be givers. He answered thus: “Our desire is not that others might be relieved while you are hard-pressed, but that there might be equality” (2 Corinthians 8:13). Paul knew that people who have been changed by the gospel want to see economic equality. They consider others more important than themselves (Philippians 2:3), so they do not sit by and watch others suffer while they have plenty. No one is demanding that we all live like paupers, although we might well choose to. But if we have excess, it is because God has put it in our hands so that we could help others (James 5:1-6). We should give, not so that anyone (donor or recipient) is forced into poverty, but so that there might be equality.

3. I have spent a lifetime securing my financial independence. I can't throw it all away now.

Financial independence is an important goal for many Americans, and for good reason. It is indeed preferable to a debilitating dependence on family, government handouts or dishonest gain. But financial independence is only a secondary goal in the Bible at best. Jesus taught that those who store up treasure in the pursuit of comfort and pleasure (i.e., retirement) to the exclusion of generosity are, in fact, fools. What really counts is being “rich toward God” (Luke 12:21), seeking his kingdom and giving generously to those in need (Luke 12:31, 33)—even if this means less of a comfort or security factor in our retirement portfolios. After all, can't we trust the one who takes care of all creation (Luke 12:22-28)? Financial independence is good, but it is a gift granted by God so that we would pour out gifts generously just as he has blessed us generously. When we give, we make ourselves financially dependent on God to take care

of us. He gave us his own Son, the Bible argues, so we can certainly count on him to give us whatever else we need (Romans 8:32). Ironically, it turns out that our ultimate goal is not financial independence after all but financial dependence on God.

4. I would like to give, but I'd have to work another job or drastically cut back my standard of living.

Many people say that they cannot give. But in fact, what most really mean is they cannot give comfortably, that to give would mean a reduction in standard of living, which seems unfair or unreasonable. But this is exactly what the Bible invites us to do. The Bible's greatest example for us of generosity is the Lord Jesus himself, who made himself unimaginably poor in order to make us rich (2 Corinthians 8:9). Christian giving is nothing other than a sacrifice of personal comfort for the sake of the kingdom of God. We should think it altogether fair and reasonable both to labor (Ephesians 4:28) and to scale down our standards of living (Luke 21:4) in order to give. And for those who choose to do so, it turns out to be not a burden but a joy.

5. We would give, but we are a young couple with no nest egg.
See below.

6. We would like to give. But we are only a few years from retirement, paying for two kids in college, and have very little saved.
See below.

7. Next year I have a promotion coming. We will give then, but right now the budget is pretty tight.

Isn't it interesting that, at every stage in life, there are appealing reasons not to give? Aren't budgets always tight? This is a given in a world of economic scarcity and human sin. To be sure, early married life, late middle age, and career transition are all periods of relative economic vulnerability. And yet, Scripture nowhere exempts the economically vulnerable from generosity. In fact, ironically, many biblical examples of generous givers are poor people (Luke 21:1-4, 2 Corinthians 8:1-2). Jesus tells us not to be afraid for our well-being. God has been pleased to give us the kingdom, and the fitting response is to put fear aside and lay up our treasure in heaven by giving to the poor (Luke 12:32-34). God knows what we need, and he promises to provide it (Matthew 6:32). If God is inviting you to give, however vulnerable you might feel, you need not fear for your security. But if you are waiting to give until you feel financially secure enough, that time likely will never come. Ironically, God assures us that giving is the most financially secure move we can make. But the experience of his provision comes only after the act of giving (2 Corinthians 9:6-11). That is how faith works. We may test God in this; he invites us to (Malachi 3:10).

8. I'm too young to give; I really just need to focus on being a student.

Several categories of person might use this argument: (1) American teenagers occupy a strange position between financial childhood and adulthood, owning nothing but spending a great deal. (2) College students and their families have a notoriously difficult financial time, as many students are almost completely dependent on loans, earning no income but acquiring large debts. (3) Graduate students, likewise, face heavy financial burdens with only part-time income and the prospect of future stability. If anyone can be exempt from giving, we might think, it would be these groups. But the Bible teaches that giving is the privilege and responsibility of all God's children, regardless of age or income. In fact, ironically, many biblical examples of generous givers are people who have next to nothing (Luke 21:1-4; 2 Corinthians 8:1-2). How can this be? It is because these people were changed by God's gospel of redemption in Jesus, and they were able to relate to God as a caring Father who meets their needs. They knew God was giving them his kingdom, and as a result they were not afraid to give away what little they had in order to store their treasures in heaven (Luke 12:22-34). It may be difficult, but Christian students should make giving to the Lord a priority in their lives. Do you receive an allowance? Do you work odd jobs or a part-time position? Take what little income you have, and begin to give to the Lord from that. At every stage in life, we will find reasons to postpone giving until later (car payments, house mortgage, kids' tuition, etc.). The best possible thing we can do is to start cultivating the practice early. And though it sounds hard to believe, God says that giving is the most financially secure move we can make, because he himself will provide for our needs in the meanwhile (2 Corinthians 9:8, Matthew 5:38-48). Youth and students may offer more specific excuses for not giving.

9. I am in the lower or middle income bracket. Giving is really the responsibility of wealthy people.

It may be only in the modern West, which has seen an accumulation of wealth unparalleled in world history, that we have the idea that only wealthy people can or should be generous. Ironically, many biblical examples of generous givers are very poor people (Luke 21:1-4, 2 Corinthians 8:1-6). How can this be? It is because these people were changed by God's gospel of redemption in Jesus. They knew that God had been pleased to give them the kingdom, and as a result, they were not afraid to give away what little they had in order to store their treasures in heaven (Luke 12:32-34). In Scripture, giving is the responsibility of Christians, period. The high-dollar philanthropy industry is one manifestation of generosity, but just as significant are the sacrificial gifts of regular, low or middle income believers. All Christians can aspire to the kind of generosity that Jesus and the apostles praise.

10. I'll leave some money in my will. But I can't give right now.

In general, we should aim to give when we can responsibly control the direction of our gifts and receive the eternal benefit of turning them over to God's kingdom. In the words of veteran financial advisor Ron Blue, "Do your giving while you're living, so you're knowing where it's going." The Bible reminds us that wealthy people have no knowledge of what will become of their wealth when they die (Luke 12:16-21). Giving, by definition, means releasing goods from our hands back into the hands of God, for the

sake of his kingdom. Wealth given after our lives are over is not given; it is left. Such “left wealth” does not reflect the standard for generosity presented in the New Testament (Luke 12:15-21 and 1 Timothy 6:18-19). If we fail to practice generosity in this life, we must be aware that our privileges and pleasures represent a commitment to our own kingdoms rather than God’s kingdom. The wealth we leave behind will only testify to our indulgence, not our generosity, as in the case of the rich man who ignored the poor at his gate (Luke 16:19-31) and found himself in hell as a result. This parable of Jesus should remind us to take stock of our own priorities. If it is worthwhile to give when we die, it is all the more worthwhile to give while we are still living.

11. My financial advisor says I shouldn’t give anything this year.

Giving is God’s will for all those who have been saved and blessed by him, and our responsibility is to God, not our financial advisors. Our advisors have not provided us with all we have; we will not give an account to them in the judgment; and they certainly cannot bless us eternally. 1 Timothy 6:18-19 provides clear instruction on what the rich must do: be rich in good works, sharing with those in need, knowing that such actions store up “treasure ... a good foundation for the future.” Granted, there may be instances when waiting to give for tax purposes makes good sense, such as when a large gift is not immediately needed by a beneficiary. But we should never turn off the tap of grace-inspired generosity altogether (either for tax purposes or to ensure we meet certain financial goals for our comfort and security). For God is able to meet our needs, and he is particularly pleased to do so when his children seek first his kingdom with the wealth he has entrusted them (see especially Luke 12:15-34). If a financial advisor says otherwise, well, sometimes it is appropriate to politely decline the advice of one’s financial advisor.

I’ve Given Enough Already

1. I am already a generous person.

Many of us feel that we are already quite generous, compared to other people we know. But we should pause to ask: What is the Bible’s standard for generosity? The Old Testament establishes the tithe system—one tenth of gross income. If we are honest, we will admit that most of us fail even this meager standard. In the New Testament, Jesus’ one chosen example of generosity is a poverty-stricken widow who gives her last two pennies (Mark 12:41-44), 100 percent of all she owned. Even more striking, the apostle Paul points to the example of the Lord Jesus himself, who subjected himself to the most terrible poverty in order to enrich us (2 Corinthians 8:9). Do we give a fraction of our wealth? We should think carefully before calling ourselves generous.

2. I already tithe; that’s all God requires me to give.

The New Testament standard of giving is loving God with all we are, loving our neighbors as ourselves (Luke 10:25-37) and imitating the sacrificial example of Jesus (2 Corinthians 8:9; 1 John 3:16-18). Therefore, those who choose to tithe should think of it as the “training wheels” for a career of ever-growing Christian giving. The Old

Testament sets forth a system of tithes (10 percent offerings). For this reason, many Christians conclude that by giving 10 percent, they fulfill God's requirement and are absolved of further responsibility. But interestingly, the tithe is mentioned only rarely in the New Testament, not because God expects less from the majority of us, but because far more is possible. Moreover, the Old Testament speaks of three tithes totaling 23.3 percent of agricultural income, which is quite a lot more than the 10 percent we think of today. Because Jesus has accomplished our redemption and the age of the Spirit has come, appealing to the tithe laws is unnecessary. The standard of giving in the New Testament is much more radical, rooted in the command to love God with all we are and love our neighbor as ourselves (Matthew 22:34-40; see also 1 John 3:16-18). John the Baptist raises the bar to 50 percent (Luke 3:11), the Lord Jesus 100 percent (Luke 21:1-4), and the apostle Paul "whatever a man purposes in his heart to give" (2 Corinthians 9:7) in light of the truth that God gives us wealth to share with others (2 Corinthians 8:14). We New Testament believers have more of revelation and of the Holy Spirit than the Old Testament believers did, so God reasonably envisions greater things from us. Jesus himself notes that even the Old Testament required more than the tithe. After all, "the weightier matters of the law" such as mercy and justice carry implications for our giving as well (Matthew 23:23).

3. I already tithe out of my paycheck; I can't afford to tithe out of my gross income.

Giving God 10 percent of net (post-tax) rather than gross (pre-tax) income is a common practice among American Christians. Pastors often encourage these Christians to give 10 percent from their gross incomes instead. But such distinctions miss the point. Is 10 percent all God requires us to give? No—he has always demanded much more. The tithe was never the standard of generosity in the Old Testament, nor is it the standard of Christian generosity today. The Son of our gracious Father gave up everything and suffered and died for our sakes. How, then, can we seek to give the bare minimum back to him? Instead of trying to create artificial standards and percentages for giving and assuming they are taught in the Bible, we should give generously in keeping with Jesus' clear command to love others as he loved and gave himself (John 15:12-13; 2 Corinthians 8:9, 13-15; 1 John 3:16-18). This means giving sacrificially and even being willing to give up everything for the Lord's work. God desires us to give our very best to him, not our leftovers (Proverbs 3:9). After all, he has given us his very best—his own Son. Admittedly, this is a hard step for many of us. But God is able to make us able, willing and even excited to take it.

4. I already tithe out of my income; my assets are my safeguard.

The Old Testament teaches a tithe on income (from crops grown in the promised land), not on net worth. However, we should consider this question: Is a 10 percent tithe all God requires from his people today? He actually required far more from Old Testament Israelites—three tithes that came to 23.3 percent of income from the promised land, along with other offerings—and he requires much more from Christians today: Jesus commanded us to love others as he loved and gave himself (John 15:12-13; 2 Corinthians 8:9, 13-15; 1 John 3:16-18). In light of these facts, biblical examples

(including Acts 4:32-37) and our place in an age of unprecedented prosperity, the fine distinctions between giving from income or net worth are not particularly useful. In a sense, the distinction between income and net worth is artificial, because God owns it all in any case and has put all of it in our hands to see what we will do with it. We often find ways to give God the obligatory “tip” while at the same time hanging on to all we can. But to do this is to miss the point. All our wealth belongs to him. And what is more, he has saved us from judgment by the death and resurrection of Jesus, and he has a permanent inheritance stored up for those who trust him. Instead of trying to create artificial standards for giving from our income and assuming they fulfill God’s requirement, we should give generously in keeping with Jesus’ clear command to love others as he loved and gave himself. The best biblical example of this pattern is King David (1 Chronicles 29:3), who recognized God’s authority and experienced God’s salvation. Therefore, when the time came to give to the Lord, he emptied his personal accounts as well as his official budget.

5. I already gave at the office.

This particular saying has become something of an American institution. In one way, the saying is evidence of a high point in the American experience, that we have a tradition of charitable giving, even at the workplace. On the other hand, the same saying has become a shorthand way of saying “no” to giving opportunities. And while it might be an effective maneuver for rebuffing Salvation Army volunteers, it is certainly no proper answer before God. He is no charity case. He gave his own Son to save us from eternal death. How could we possibly say to him, “Sorry, I already gave”? After all, God sees what we do and think in secret (Matthew 6:4). He is perfectly able to distinguish giving loose change to appease an annoying fund raiser from true Christian generosity. It is finally God himself, and not any fund raiser, with whom we have to do.

6. I don’t give to my church because I already give to another ministry.

It is of course great to give to Christian ministries of all sorts. But a ministry, wonderful as it might be, is not a church. The church is Christ’s bride, for whom he gave his life (Ephesians 5:25). Ministries do noble Christian work, but they do not have the biblical authority or range of responsibilities that belong to the institutional church (Matthew 16:17-19). What is more, God has specifically instituted deacons in the church for the administration of Christian offerings (Acts 6:1-6). Being God’s unique institution, the church is the first and worthiest recipient of Christian giving. A good rule of thumb is that our tithes should go to the church and not to any ministry. Beyond that, we should feel free to give to the church or to any worthy Christian ministry. But the institutional church has a very special place in God’s economy, and we acknowledge this by giving there first of all.

7. Stewardship is a lot more than money. I give my time and talents by teaching Sunday school and opening my home. I consider that to be my giving.

It is true that stewardship is a lot more than money, but it is never less than money. In fact, it would be fair to say that stewardship includes everything that we do in life. In this sense, all sin is poor stewardship, and the gospel restores us to good stewardship in all of life. So good stewardship includes things like church work and hospitality, but to withhold one's money (even while doing these other good things) is to rob God (Malachi 3:8). Money plays a unique role in Scripture as a diagnostic tool for the human heart – where you put your money, there your heart will go (Matthew 6:21). If a Christian gives his time and talents to the Lord, but keeps his money to himself, then his heart is not with the Lord. By all means, we should practice service and hospitality, but we should take care not to withhold our money from the Lord.

8. I've already given more than enough in the form of taxes.

This objection is understandable, but mistaken. It may be that we pay a lot in taxes. It may even be that we are taxed unjustly, in which case we would have good reason to be angry. But it is a mistake to think that paying taxes and giving to God are equivalent. Taxes and offerings are two very different things; they have different purposes, different motivations and different recipients. We are obligated to pay taxes to the state for the maintenance of civil society (Romans 13:6), but we choose to give to God for the sake of his kingdom (Luke 12:32-34). In other words, we pay taxes to the state because we have to, but we give to the Lord because we want to. It is OK to object to an unjust tax burden, but we should not become bitter toward the authorities, and certainly not toward God. Rather, we should give generously to him because we have personally experienced his grace (2 Corinthians 8:9).

9. As long as I don't misuse, waste or steal money, it doesn't matter whether I give.

The Bible indicates that even good uses of money can distract us from God and cause us to miss out on great joy. Luke 14:16-24 tells of people missing the heavenly banquet because they were too distracted by things that were good: buying a field, examining oxen, attending to family concerns. The only antidote to being fatally distracted by money and possessions is to practice generous giving. What's more, the Lord has commanded his people to be generous. Because it's so easy for us as sinners to put our own comfort ahead of others, the Bible warns repeatedly that our failure to give to those in need shows that we do not have the love of Jesus in us, and that we do not have a relationship with him (Matthew 25:31-46; 1 John 3:16-18; James 2:14-24; Luke 16:19-31). This is not to insist on any legalistic prescription for giving certain amounts; rather, it is to point out that if we resist opportunities to give, it is a sign of lack of faith in the God who generously meets our needs and who expects us (his image-bearers) to mirror his generosity to the world (Luke 12:22-34). God's definition of "misuse" and "waste" includes keeping money for ourselves, especially when others are in need (Luke 12:16-21, 16:19-31; 1 Timothy 6:17-19; James 2:14-17).

10. I don't give to the poor because I already give to my church.

This objection makes a false distinction between giving to God and giving to godly causes. Jesus once responded to this very objection. To certain people who said that their “Corban” gifts, which were dedicated exclusively to God, exempted them from taking care of their needy parents, Jesus explained that we actually please God by taking care of our parents (Mark 7:9-13). Elsewhere, on a related theme, Jesus says that gifts given to the needy are actually gifts given to him (Matthew 25:40). In other words, once we are changed by the gospel, we give to the Lord precisely by giving to causes that he values—especially to the church, but also to worthy Christian ministries and needy individuals. By all means, dedicate your offerings to the Lord; but then give them to him through the channels he has designated: the church and the poor.

11. I’ve already maxed out my tax deductions for this year. My gifts won’t count until next year, so I’ll give then.

There may be instances when waiting to give for tax purposes makes good sense, such as when a large gift is not immediately needed by a beneficiary. But in general, we must always remain committed to being regular givers of that which God has entrusted to us for stewarding, never stopping the flow of grace-inspired generosity. What if God would have us go beyond our tax-deductible maximum? In many countries, charitable gifts (especially those for religious purposes) are not tax deductible at all, yet God still expects his people in those countries to be generous with what he has entrusted. Christian giving responds to need, not just to our own financial strategies; and need is always present in the world and in most of our churches. If we find ourselves capable of giving now because God has enriched us, shouldn’t we pursue the blessing that comes from giving beyond what’s convenient? After all, God rewards us for sacrificial giving in ways that far outmatch any benefit we may receive from the government. We shouldn’t let the tax code stop us from giving what the Lord may be calling us to give.

12. Small gifts don’t really matter.

On the contrary, many ministries and churches rely almost entirely on gifts under \$100. It doesn’t take very much money to make a significant impact and to encourage those doing the Lord’s work or others in need of funding and resources. When, grateful for their salvation, God’s people give in large numbers, even small gifts add up quickly. This is a common objection among teens. But if a youth group has 50 members, and everyone gives \$20, then \$1,000 has been raised which can help pay for a youth worker’s salary, sound equipment, camp speakers, camp scholarships for poorer children, or medicine for AIDS orphans in Africa. And regular giving of small amounts can add up—giving \$20 a month to an important ministry near to your heart can produce a gift of nearly \$1,000 after just four years. Finally, we must remember that the Lord sees our giving. Even a cup of cold water or a visit to a prison in his name will be rewarded (Matthew 10:42, 25:34-40).

13. No one ever seems to appreciate my gift.

As discouraging as it may be to go unnoticed, we should not fret over the credit we may or may not receive from others. Instead, our primary concern ought to be what God thinks of us. Jesus directly addressed this in the Sermon on the Mount: “But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. And your Father who sees in secret will reward you” (Matthew 6:3-4). If we give so that others can see us, then we have already “received [our] reward in full” (verse 2). But when God sees us giving out of love for him and for our neighbor, he promises that we will receive a greater reward than what we can even ask or imagine. As we give, it is helpful to remember that we are not just serving others but we are actually serving Jesus Christ. He is far better at “giving credit where credit is due” than any human, and we can rely on the promise of an eternal reward from the Father for our generosity in the present. So, even though the primary reason for giving is God’s command to do so (e.g. Exodus 23:19; Leviticus 27:30; Proverbs 3:9; Malachi 3:10; Matthew 5:42; Mark 10:21; Luke 3:10), the Scriptures teach us that God will not forget our generosity.